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ABSTRACT

The goal of this inservice guide for teaching consumer education at the secondary and adult level is to help consumers become more assertive when buying goods and services. A major section in the guide defines assertiveness. The four basic components of assertive behavior are the ability to express emotions openly, the capacity to exercise one's rights, the confidence to stand up for oneself, and the freedom to choose when assertive behavior is appropriate. Structured activities to help consumers develop trust in their ability to affect change are presented. Other major sections of the guide stress self-assessment procedures, communications skill training, and the development of a step-by-step process toward being assertive in consumer situations. Activities include (1) identification of the ten most common problems experienced by consumers, (2) exploration of present attitudes toward assertiveness through image recall of past consumer experiences, (3) selection of a person as a model for assertive behavior, (4) discrimination between assertive, nonassertive, and aggressive behaviors, and (5) role playing to learn communication skills. Fourteen situation vignettes allow the participant to practice responding assertively. Pre- and posttests and a list of resources relevant to assertiveness training are included. (KC)

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CONSUMER BEHAVIOR: DEVELOPING SKILLS FOR ASSERTIVENESS

BY: LOU THAYER

March, 1978

Consumer Education
Training Module

A TEACHER INSERVICE MODULE FOR
SECONDARY AND ADULT CONSUMER EDUCATION

THE AUTHOR

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THE CENTER

The Michigan Consumer Education Center provides professional development and continuing education services to educators through courses, workshops, inservice programs, conferences and publications. The Center maintains a loan library of teaching-learning resources available for preview and evaluation.

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CONSUMER BEHAVIOR:
DEVELOPING SKILLS FOR ASSERTIVENESS

TABLE OF CONTENTS

Definitions and Goals of Consumer Education 1

Module Objectives 2

Pretest 4

Overview 7

Rationale 8

Consumer Assertiveness Training 13

Past Experiences 18

Self-Assessment 22

Assertive Behavior - The Basic Components 29

Learning To Discriminate Between Responses 32

Assertiveness: Learning Communication Skills 34

Assertiveness: Integrating Skills 40

Blocks To Assertiveness 44

Rights 45

Consumer Situations For Practice 47

Posttest 51

Comments on Assertiveness 54

References and Resource Materials 56

APPROXIMATE CLASSROOM TEACHING TIME:

12-14 50-minute class periods

DEFINITION

Consumer economics education is the preparation of individuals in the skills, concepts and understandings required for everyday living so they are equipped to make decisions resulting in efficient use of and satisfaction from their economic resources.

-- Michigan Guidelines in Consumer Economics, 1978

GENERAL GOALS OF CONSUMER ECONOMICS

CONSUMER BEHAVIOR

The student will analyze the factors affecting consumer behavior.

Values	Decision Making	Basic Skills
Lifestyles	Advertising	Special Needs
	Career Choice	

FINANCIAL MANAGEMENT

The student will apply basic principles of sound financial management.

Budgeting	Tax Forms	Financial Institutions
Credit	Estate Planning	Savings and Investments
Record Keeping	Earnings	Income Use
Insurance	Payroll Deductions	Checking Accounts

GOODS AND SERVICES

The student will demonstrate knowledge and skills in buying and using goods and services.

Food	Transportation	Professional Services
Clothing	Education	Metrics
Housing	Recreation	Buying Practices
	Health	

RIGHTS AND RESPONSIBILITIES

The student will analyze the interrelated rights and responsibilities of consumers, business and government.

Consumer Laws	Complaint Methods	Current Issues
Energy	Environment	Fraud and Deceptive Practices
Health	Product Safety	
	Contracts	Warranties

ECONOMICS

The student will relate economic principles to the functions of the marketplace.

U.S. Economic System	Profits and Price
World Economic Systems	Economic Problems
Government Role in Economy	Taxation

INFORMATION AND ASSISTANCE

The student will evaluate sources of consumer information and assistance.

Agencies	Information Sources
Services	Information Evaluation

MODULE OBJECTIVES

1. The participants are asked to identify the ten most common problems experienced by consumers in today's marketplace.

2. The participants will receive an overview of assertiveness training and its application to consumer activities.

3. The participants will receive the definitions of nonassertive, assertive, and aggressive behavior.

4. The participants will review some of the characteristics and reactions of each mode of behavior.

5. The participants will be encouraged to examine their present attitudes and behaviors in regard to assertive, nonassertive, and aggressive approaches to consumer activities.

6. The participants will explore present feelings, thoughts, and opinions about the values of becoming a more assertive consumer.

7. The participants will be encouraged to review their beliefs, attitudes, and behaviors as consumers through the use of a self-assessment inventory.

8. The participants will review their strengths and weaknesses in consumer assertiveness.

9. The participants will be asked to identify behavioral and attitudinal goals on which to work during the module process.

10. The participants will learn the three basic components of assertive behavior.

11. The participants will be encouraged to select and review the behaviors of a model--male or female--from whom they might learn or draw support.

12. The participants will learn to discriminate between assertive, nonassertive, and aggressive responses.

13. The participants will have opportunities to learn to communicate an understanding of feelings of self and others (reflection of feelings), to communicate an understanding of content (paraphrasing), and to be aware of nonverbal communication of self and others.

14. The participants will have opportunities for practicing appropriate communication skills in relation to assertive behavior.

15. The participants will learn a step-by-step process for the development, practice, and use of assertive behavior in consumer activities.

16. The participants will be encouraged to assess their own assertive behavior.

17. The participants will be asked to disclose "blocks" that have hindered their acting assertively.

18. The participants will receive and discuss information on basic human rights through the use of handouts.

19. The participants will practice responding assertively to consumer-oriented vignettes.

PRETEST

Directions: Please circle the number that best represents your response to each statement.

1. I am overly apologetic when returning a faulty item to a store.
   Never 1 2 3 4 5 Regularly

2. I express my inner feelings with ease in consumer situations.
   Never 1 2 3 4 5 Regularly

3. Personally, I believe businesses are out to bilk the public.
   Never 1 2 3 4 5 Regularly

4. If shortchanged or overpaid, I return and point out the error to the clerk.
   Never 1 2 3 4 5 Regularly

5. I have examined my potential for becoming an assertive consumer.
   Never 1 2 3 4 5 Regularly

Directions: Please write the way in which you would normally respond to each consumer situation.

6. Your appointment with the medical doctor is scheduled for 10:30 a.m. Two other persons, who are ahead of you, have not been called either. It's now 11:20 and you have a hunch that the doctor has not returned from the hospital yet.

   _____

   _____

   _____

   _____

7. On your arrival at home, a leaflet has been left in your door indicating that you are to be the recipient of a free 64 oz. bottle of Pepsi-Cola. All you have to do is call the number on the sheet. As you begin preparing the evening meal around 6:15 p.m., you receive a telephone call. A nice lady asks if they can deliver your free Pepsi-Cola and while they

are there, give you a demonstration of a new product, Sunshine. And also would you complete an eight item questionnaire on the demonstration.

_____

_____

_____

_____

8. During one of your ambitious moments, you decide to do a bit of cleaning in the basement. What bothers you is the terrible smell. Finally you discover that the smell comes from a bag of potatoes that you purchased at the supermarket a couple of days earlier. There are 4 rotten potatoes in the middle of the bag.

_____

_____

_____

_____

Directions: Please read the vignette and then review each of the three responses. Indicate by each response whether it appears to indicate assertive behavior, aggressive behavior, or nonassertive behavior.

9. You have decided to establish a savings account in a new bank. While you are answering questions, the clerk receives a phone call. From what you can gather, it appears to be the clerk's boyfriend. She has talked for over 5 minutes now.

_____ a. You sit there fuming with a disgusted look on your face, but say nothing.

_____ b. When she finally gets off the phone about 3 minutes later, you state abruptly and sarcastically that "you sure don't care how long I have to wait in this damn place."

_____ c. You gain her attention politely, but firmly, and indicate that you would like to complete your business with her.

10. You are one of six persons who goes to dine in a well-known family restaurant. The waitress informs your group that a group may order from either the ala carte menu or the family dinner menu, but a group

at one table cannot order from both menus. The waitress tells you that there are no exceptions to the restaurant rules. One person in your party wants to order ala carte and is mad about the rule. He refuses to eat and decides to have only a beer.

_____ a. You decide to take it a step further. You ask the waitress who the restaurant manager is and proceed to ask for the exception to the rule.

_____ b. The one who wants to order ala carte is angry and mutters obscenities under his breath and does nothing.

_____ c. The group begins to talk somewhat loudly with the waitress and begins to berate her about "the no-good stupid rules in this place." It's obvious the waitress is embarrassed by the scene and so are you.

NOTE: The pretest is examined and discussed as part of Activity #5 under Objective 12 on page 32.

OVERVIEW

The essential goal of the module is to help consumers become more assertive when buying goods and services in the business world. Large amounts of information are available to aid consumers on goods, services, rights of the consumer, and infringements on consumer rights; however, consumers are often not prepared to deal (communicate) effectively with sellers in interpersonal situations. Therefore, major segments of the module are devoted to a definition of assertiveness, self-assessment procedures, communications skill training, and the development of a step-by-step process toward being assertive in consumer situations.

The module is designed with many structured experiential components. The structured activities are provided to help consumers develop trust in themselves and their own abilities to affect change. Change in consumers' behavior affects sellers' behavior. A key focus of the module is personal growth and change as consumers in order to be effective in consumer-seller relationships. To make optimal use of the module format, participants are encouraged to become involved in all of the experiential components.

The module primarily focuses on consumer situations. Although the process is certainly personal growth oriented, it is not aimed at resolving deep-seated personal problems. Sharing serious personal concerns not related to consumer assertiveness can sidetrack the main purpose of the module. Facilitators are encouraged to keep the emphasis on activities and processes related to consumer assertiveness. If participants share personal problems of a more serious nature, facilitators are encouraged to aid the participants in seeking professional counselors.

Prospective facilitators of this module are encouraged to assess their own communication skills before attempting to conduct the activities in this module. If prospective facilitators do not have competent skills for personal growth situations, it is suggested that they consider entering a counselor training program for work in basic human relations skills.

A list of additional resources is given at the end of the module for those who seek further information on assertiveness training and personal growth. All references cited in the module are included in the References and Resource Materials section on page 56.

RATIONALE

Recently, a person took the family car to a garage for servicing (oil change, filter change, and lubrication) and for a set of points. When the person went to get the car and pay the charges, several additional items were listed on the bill. The service department had put in a new air filter, a set of spark plugs, and two quarts of anti-freeze. Upon questioning, the service manager told the car owner that "the car badly needed new plugs and the air filter. And you want your car to be in good running condition for next winter." The car owner was dismayed and hadn't planned on the additional costs. The owner had frequently changed the air filter and spark plugs in the car. What could be done now that the mechanic had installed the new parts? Nothing?

And the other day, a lady was telling about a chair that she bought from a large furniture store. Sometime before the chair was delivered to the house, a leg had been hit hard and partially cracked. She returned the chair and asked for her money back. The salesman wanted to have it repaired and returned to her home "at no extra charge." Whew, was she angry!

In our society, we, as consumers, come in contact with many, many salespeople who are attempting to sell or provide goods and services. Salespeople, and businesses in general, use these opportunities of contact to learn about consumers in order to promote their products. Consumers, on the other hand, need to have an increased awareness of the intent and procedures that are used directly or indirectly to influence consumer buying. Consequently, more awareness and effective communication are essential parts of the process in becoming an assertive, more satisfied consumer. Communicating and relating more effectively in interpersonal situations can enable consumers to cope with many of the problems, conflicts, and confrontations. Each consumer, as a human being, has certain inalienable rights as well as other rights by law because of being a consumer.

Consumer assertiveness training attempts to help individuals gain a better understanding of themselves, their interaction with others, their attitudes toward business, and how these attitudes and behaviors affect their efforts to buy effectively and be treated fairly as a consumer. The training also helps persons become more aware of the personal fears, large and small, that block individuals' attempts to protect their own rights. What are some of these fears?

Fear of:

Being perceived as unfriendly or troublesome.

Confronting store owners and managers or doctors and lawyers.

Handling consumer information appropriately.

Expressing both positive and negative feelings.

Being put on the defensive.

Displaying a lack of information or just "not knowing."

Saying "no" without feeling guilty.

Embarrassing situations.

Assessing goods, services, and people.

And being assertive as a consumer can save one money and help one be more satisfied with the way in which one deals with sellers.

The assertiveness training aids one in understanding oneself and others, being more honest in expressing one's thoughts and feelings and expecting the same from others, and caring for oneself and others as humans who are entitled to these rights. Each person has a tremendous capacity for being more human--authentic, understanding, responsible, and caring. By becoming more "the person I can be," one increases his/her power to be more self-determined and responsible for the things that "happen" in buying encounters.

Learning to be more assertive consumers facilitates improved relationships with people and businesses who are selling us goods and services. The training aids one in expressing his/her wants, needs, and feelings in more straightforward ways without hurting others. Above all, the decision to become more assertive is a "personal choice." Each individual makes his/her own choice. If an individual chooses to work towards more assertive behavior, the module points the direction to a process of change in behavior.

An activity follows that quickly provides a rationale for the need for consumer assertiveness training.

Objective 1:	The participants are asked to identify the ten most common problems experienced by consumers in today's marketplace.

Activity #1 CONSUMER CONCERNS (Optional)

Step 1: The facilitator distributes the worksheet on Consumer Concerns that follows and asks participants to make a list of general consumer concerns.

"What are the ten most common concerns/complaints that are experienced by consumers in today's marketplace?" (Allow approximately ten minutes.)

If necessary, the facilitator points out that participants are to note the concerns of many consumers and to focus only minimally here on their own complaints.

Step 2: Then the facilitator asks the participants to share some of the concerns noted and to give brief examples of the situations. The participants are also encouraged to describe the feelings that they believe the consumers felt at the time of the incidents. (The facilitator may wish to keep a list and frequency count on the chalkboard during the discussion.) (Allow only twenty minutes for this step to keep the process from getting bogged down in discussion situations and personal experiences.)

Step 3: After the sharing, the facilitator briefly summarizes the main concerns that became apparent during the discussion and points out the needs of consumers to be more assertive. (Optional: If interest is high in learning about consumer concerns, the facilitator may work with participants to prepare a survey questionnaire for use in assessing consumer concerns.)

Consumer Concerns

Please list the most frequent and/or serious concerns/complaints that are experienced by consumers in today's marketplace. If time permits, briefly describe one example of each concern.

1. _____

   Example: _____

   _____

2. _____

   Example: _____

   _____

3. _____

   Example: _____

   _____

4. _____

   Example: _____

   _____

5. _____

   Example: _____

   _____

6. _____

   Example: _____

   _____

7. _____

   Example: _____

   _____

8. _____

   Example: _____

   _____

9. _____

Example: _____

_____

10. _____

Example: _____

_____

NOTES on situations shared by others:

CONSUMER ASSERTIVENESS TRAINING

Objective 2:	The participants will receive an overview of assertiveness training and its application to consumer activities.
3:	The participants will receive the definitions of nonassertive, assertive, and aggressive behavior.
4:	The participants will review some of the characteristics and reactions of each mode of behavior.

Assertiveness training? What is it? What are the dimensions? Systematic assertiveness training has evolved from the counseling and psychotherapy movement. Beginning in the 1940's, A. Salter (1961) used assertive training with patients. C. Rogers introduced his first major statement on counseling and psychotherapy in 1942. Lazarus and Wolpe (1966) later had very systematic approaches to helping patients in therapy develop more assertive behavior. And more recently, Alberti and Emmons (1974) have produced a guide to assertive behavior. Since 1970, numerous articles and books on assertiveness have hit the market with many of the authors being people from the counseling/therapy fields (Bloom, Coburn, & Pearlman, 1975; Cotter & Guerra, 1976; Jakubowski, 1973; Lange & Jakubowski, 1976; and Osborn & Harris, 1975). Much of the recent literature has focused on helping women become more assertive in their quest for fair treatment and equal rights in the labor force and in the home. A book by C. Rogers (1977) on personal power is one of the latest statements about personal behavior change and the outcomes for the person. And now, assertiveness training is being used to prepare consumers for the numerous interactions that they experience in the marketplace.

Random House Dictionary defines "assert" in this way; assert -- 1. to state with assurance, confidence, or force; affirm. 2. to maintain or defend (claims, rights, etc.). 3. to put (oneself) forward boldly and insistently.

The main features of assertive behavior are "being more yourself" and "expressing yourself" in various interpersonal situations, including consumer related activities. Since assertive behavior is primarily interpersonal in nature, it deals with communication between people. Broadly speaking, it

"covers socially acceptable expressions of personal rights and feelings" (Wolpe & Lazarus, 1966). Being more oneself, being assertive, includes not only voicing displeasure with sellers, but also volunteering praise or expressions of friendly and affectionate feelings when goods or services have been of high quality. By being oneself and sensing and genuinely expressing one's own thoughts and feelings, a consumer stands a much better chance of dealing with buyer-seller situations in which the buyer seeks to protect his/her own rights. In handling situations more directly at the moment of their occurrence, resentment and negative attitudes toward the business world do not build up as much. And the person, as a consumer, feels more satisfied in his/her ability to maintain some power in buyer-seller exchanges.

Assertive behavior is also defined in relation to other behavior patterns, especially nonassertive and aggressive modes of behavior.

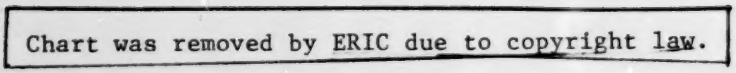
NONASSERTIVE, AGGRESSIVE, AND ASSERTIVE BEHAVIOR

Nonassertiveness: The consumer fails to stand up for himself/herself. He/she gives up power to effect a change or does so in such a way that his/her rights as a person and as a consumer are easily violated or disregarded. The consumer does not utilize his/her own potential to act in ways to protect himself/herself.

Aggressiveness: The consumer stands up for his/her rights, but in such a way that it violates the rights and often hurts the feelings of others. The aggressive person tries to have power over others, including sellers. This person occasionally expresses very hostile and negative remarks in his/her bid to get exactly what he/she wants. The person is quite insensitive and inconsiderate of the feelings and rights of others.

Assertiveness: The assertive consumer places trust in his/her own ability to deal honestly and directly with sellers without violating the basic rights of sellers. This person is more self-directing, expresses feelings and opinions adequately, believes in himself/herself, and seeks to continue growing as a person.

The following two pages provide a comparison of nonassertive, assertive, and aggressive behavior and the consequences of each. Dr. Pat Jakubowski (1973) modified this chart by Robert E. Alberti and Michael L. Emmons (1974).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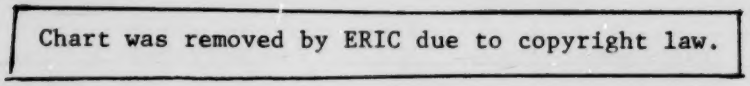

*Modified by Patricia Jakubowski (1973). Reprinted with her permission. From Alberti, Robert E., and Emmons, Michael L. *Your Perfect Right: A Guide to Assertive Behavior* (Second Edition). Copyright © 1974, Impact Publishers, Inc., San Luis Obispo, California. Reprinted by permission of the publisher.

So, there's no magic to assertiveness training. It's hard work and takes practice. The essence is personal behavior change. The focus is on self-growth and the development of personal potential. Here are several questions which may help one decide if he/she is ready to participate in consumer assertiveness training.

	Check
Do you desire more satisfaction and savings in dealing with sellers?	Yes ____ No ____
Are you motivated to assess and possibly change your behavior?	Yes ____ No ____
Will you make a commitment to change?	Yes ____ No ____
Are you ready for a significant change in behavior to be more yourself?	Yes ____ No ____
Are you open to new experiences?	Yes ____ No ____
Are you willing to take the risks involved in change?	Yes ____ No ____
Are you seeking to be more spontaneous in expressing your feelings and opinions in consumer situations?	Yes ____ No ____
Do you wish to be more relaxed and less anxious in asserting yourself?	Yes ____ No ____

If a person answers "yes" to most of these questions, then he/she appears ready to begin the assertiveness training process.

PAST EXPERIENCES

Objective 5:	The participants will be encouraged to examine their present attitudes and behaviors in regard to assertive, nonassertive, and aggressive approaches to consumer activities.
6:	The participants will explore present feelings, thoughts, and opinions about the values of becoming a more assertive consumer.

Objectives 5 and 6 begin the process of turning the focus of this module to the participants. At this point, participants are more personally involved in the training process. The Image Recall activity (Thayer, 1976) aids people in recalling and picturing exactly what they were like in previous consumer situations. Most participants will be able to image (picture) in their minds the ways in which they behaved in situations. Often, many of the feelings experienced during those situations accompany the image recall process. And the participants are able to tell which behaviors and attitudes on their part affected satisfactory and unsatisfactory experiences in consumer situations. It's a good beginning for participants to be more in touch with what they were/are like as consumers. Also, when participants share comments at the end of the image recall process, they find that others experience similar feelings and concerns as consumers.

Activity #2 IMAGE RECALL (Optional)

Step 1 The facilitator asks the participants to find a comfortable place in the room and begin relaxing. An introduction is given by telling the members that they will be asked to picture themselves in many consumer situations. They are asked to especially note their own behaviors and the consequences of these behaviors.

Step 2 The facilitator continues the activity by reading the stimulus statement below. (Optional: The facilitator may wish to shorten the beginning part on relaxation in this step.)

"Please be as relaxed as possible for the next few minutes during our Image Recall. I will be helping you relax, focus, and image (picture) situations in which you have been the consumer. Pay particular attention to your behavior in these images and the consequences of your actions. We'll discuss them later. Close your eyes.

Now, to help you relax and focus, please breathe deeply and let relaxation flow into your body. Tense the muscles in your body and hold them tight for a few seconds. (Allow 5-7 seconds.) Now let the muscles relax and let them feel calm. Once more, tense the muscles in your body. Not too tight, just tense. Notice how rigid and inflexible your body is. (Allow 5-7 seconds.) Please relax your muscles again and let your body be very, very relaxed. Give in to being relaxed.

Be very aware of your environment. Focus on the sounds and smells of your environment. Continue to breathe deeply. (Allow 10 seconds.)

Next, change your focus to the way in which your body comes in contact with the chair and the floor. Be aware of the support you are given. Let your body sink into the chair and be held. (Allow 10 seconds.)

Again, change your focus to inside your body, beginning with sensations in your feet--your lower and upper parts of your legs--your abdominal area--your chest, continue to breathe deeply and rhythmically--your face--and now inside your mind. Notice the pictures you are currently imaging.

Let your mind's eye scan the last two to three years and the many situations in which you were buying goods and services.

Picture yourself in several different restaurants or places where you have eaten. What was your behavior like as a consumer? (Pause for 5 seconds.) Image hotels or motels at which you've stayed. Were you a satisfied customer? (Allow 5 seconds.) Focus on your bank. How have you been treated? (5 seconds.) Move on to the supermarkets--the shopping centers--and other shops of all kinds. Have you stood up for your rights and claims? Do you respect the way you behave? (20 seconds.) Turn your attention to service stations--garages and auto dealers. Are they out to give you a fair deal? Do you relate your feelings, speak honestly and directly to the salespeople and servicepeople? (Pause 15 seconds.) Do you attend movies and sporting events? What are you like as a consumer when trying to relax and enjoy entertainment? Does your behavior change when you are away from home? Are you considerate of the rights of others? Do you try to understand how others feel, even sellers? (Pause 25 seconds.) Continue relaxing. Picture yourself responding to phone solicitations (5 seconds.) --door-to-door salespersons (5 seconds.) --insurance agents (5 seconds.) --fast food chains (5 seconds.) --medical doctors (10 seconds.) --lawyers (5 seconds.) --teachers (5 seconds.) --and clerks in general. (Pause 10 seconds.)

Now try to select one consumer situation in which you would like to modify your behavior for more effective communication on your part. Review all aspects

of your behavior and the responses that you elicit. Keep the situation in mind for later. (Pause 10 seconds.)

Again, please pay attention to the feelings inside your body, beginning with your head and face and moving toward your feet. (Pause for 5-10 seconds.)

Alter your focus back to the way your body comes in contact with the chair and floor. Continue to relax. (Allow 5 seconds.)

Turn your focus to the environment around you. (Allow 5 seconds.)

Please wiggle your arms and legs around, stretch, and open your eyes. This is the end of the Image Recall."

Step 3 The facilitator asks everyone to write on a 5" x 8" index card about the consumer situation in which they would like to modify their behavior. The situations from each individual will be used later in the training.

Step 4 Then the participants are encouraged to share in a large group the random thoughts and feelings sparked by the Image Recall process. Questions and comments by the facilitator are pointed at helping the participants recognize the current aspects of their behavior.

After encouraging ten to twenty minutes of general discussion, the facilitator continues the training by giving a self-assessment inventory. With the Image Recall activity fresh in the participants' minds, good self-assessment can be facilitated in the next experiential activity.

SELF-ASSESSMENT

Objective 7:	The participants will be encouraged to review their beliefs, attitudes, and behaviors as a consumer through the use of a self-assessment inventory.
8:	The participants will review their strengths and weaknesses in consumer assertiveness.
9:	The participants will be asked to identify behavioral and attitudinal goals on which to work during the module process.

The activity on self-assessment follows closely the image recall process. The self-assessment inventory (Thayer, 1975) is designed to encourage participants to become involved in the assessment of their own attitudes and behaviors in consumer situations. Participants are given increased responsibility for looking more specifically at their own behavior and the consequences of their actions, both positive and negative.

This self-assessment inventory and the subsequent discussion process helps participants identify skills and areas of strength. It also allows participants to note in particular those aspects of their behavior that need changing and/or strengthening. Capitalizing on strengths and working on weaknesses in assertive behavior are equally important.

Activity #3 SELF-ASSESSMENT: EXAMINING YOUR CONSUMER ASSERTIVENESS

Step 1 The facilitator explains the purpose and uses of a self-assessment process. He/she encourages participants to review their behaviors, attitudes, and beliefs carefully as self-assessment is an important aspect in the process of modifying one's own behavior.

Step 2 Each participant receives a copy of the Self-Assessment Inventory which follows the Step-By-Step Process. The facilitator reviews the introduction and directions and indicates that participants

will have approximately ten minutes to complete Part I of the inventory. (Optional: If time is available, the facilitator may wish to have the participants complete additional items from Part II of the Self-Assessment Inventory.)

Step 3 After participants complete the inventories, the facilitator has each participant review the inventory and, on a separate 5" x 8" index card, note three strengths and three weaknesses projected in the inventory.

Step 4 Next, each participant is asked to select a partner and exchange inventories. The participants are instructed to review their partners' inventories and then write brief profiles on their partners' behaviors in terms of a nonassertive, assertive, or aggressive style in consumer situations.

Step 5 The partners, one at a time, share with each other their profile and provide reasons and items which caused them to write the profile. While discussing the profiles, the partners share their self-perceived strengths and weaknesses.

Step 6 The facilitator reconvenes the large group to discuss reactions to the Self-Assessment Inventory and also to aid in the process of establishing goals/new behaviors on which to work.

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ASSERTIVE BEHAVIOR - THE BASIC COMPONENTS

Objective 10:	The participants will learn the three basic components of assertive behavior.
11:	The participants will be encouraged to select and review the behaviors of a model--male or female--from whom they might learn or draw support.

Shelton (1977) reviewed a number of materials on assertive training and found the following points to be among the most important for the assertive person.

1. The ability to express all manner of emotions, both pleasant and unpleasant, in an open, direct and honest way;
2. The capacity to exercise one's rights without denying the rights of others;
3. The confidence to stand up for oneself without undue anxiety;
4. The freedom to be able to make a choice as to whether assertive behavior is appropriate. (p. 465)

"Being" assertive has three basic components. First, the assertive consumer has the skill to sense what another person is communicating in feelings and opinions and is also able to communicate to the person(s) what is understood. The meaning and intent of those communications come in both verbal and nonverbal forms. In essence, we say that the person has an "understanding" of the other person's world.

Second, the assertive consumer has the skill to be aware of his/her own feelings, wants, and needs and can express these to other people directly and honestly at appropriate times. Being more in-touch with the feelings and opinions of others and equally in-tune with one's own wants and needs makes it possible for the person, as a consumer, to choose to act assertively.

Third, the assertive consumer has a healthy respect for himself/herself and cares about respecting others as humans with rights and responsibilities much like his/her own. He/she has the ability to state what he/she wants without interfering in the other person's rights and still honoring his/her

own. This component includes being persistent if it is necessary. A consumer may hear the word "No" and yet continue to believe that one is within his/her own rights to pursue the matter. Or the consumer may say "No" and not feel a need to explain the decision.

An activity (Thayer, 1977) that can be quite helpful to the skill-building process is selecting a model consumer. Thinking about a model aids in generating ideas for use in developing and implementing assertive behaviors.

Activity #4 SELECTING A MODEL

Step 1 The facilitator announces that this activity will focus on assertive people and assertive behaviors. Very little introduction is given.

Step 2 The participants are asked to get comfortable in their chairs, close their eyes, and take several deep breaths in order to begin relaxing. Being more relaxed helps participants concentrate on the imaging (picturing) part of the activity.

Step 3 Next, the facilitator asks the participants to "consider all the people that you have ever known, living or dead. Who would be the person to whom you look as a model for assertive behavior and effective interpersonal communication? What person do you believe could provide you with ideas on being assertive? Picture the person in your mind. (Pause a few seconds.) Why is this person so unique? How would you describe the person? What adjectives best describe the characteristics of the person? (Pause a few seconds.) How would you describe the process or interaction between this person and another person in a situation which calls for assertive behavior? (Pause a few seconds.) Please remember the person, the adjectives, and the process for the next part of the activity. Please open your eyes."

Step 4 The facilitator moves to the chalkboard and asks the participants to describe the assertive people, their characteristics, and the processes. Notes are made on the chalkboard under the three headings:

ASSERTIVE PERSONS	ASSERTIVE CHARACTERISTICS	THE ASSERTIVE PROCESS (INTERACTIONS)
Examples		
My Uncle	Straightforward, talked directly, honest	Listened before he spoke. Would then tell his view.

Some discussion of assertive people and the assertive process is incorporated in this step; however, all information is based on the participants' *personal knowledge* taken from life experiences.

Step 5 At this point, the facilitator shares with the participants what several recognized experts say about the basic components of assertive behavior. Comparisons are made between characteristics listed on the chalkboard and what the experts say.

Step 6 A discussion continues on the usefulness of a model and learning to trust one's own perceptions in regard to assertive behavior.

LEARNING TO DISCRIMINATE BETWEEN RESPONSES

Objective 12: The participants will learn to discriminate between assertive, nonassertive, and aggressive responses.

The following activity is aimed at helping participants discriminate between different behavioral responses in consumer situations. Discrimination of responses can aid participants in assessing their own behavior in buying situations. The self-assessment process helps persons review behavior and decide on new and different ways of responding.

Activity #5 DISCRIMINATION BETWEEN RESPONSES

Step 1 The facilitator informs the participants that this activity is a practical session on discriminating between responses. The definition of assertive, nonassertive, and aggressive behaviors from an earlier segment are reviewed. (Optional: The facilitator may wish to have copies of the definitions prepared for distribution to the group.)

Step 2 Participants are asked to bring out the Pretest taken earlier. The facilitator assists in the review of the last two vignettes in the Pretest. Participants are to note whether they correctly identified the three responses to each of the vignettes. Discussion is encouraged.

Pretest - Answers

9: a. nonassertive
b. aggressive
c. assertive

10: a. assertive
b. nonassertive
c. aggressive

Step 3 Then, the facilitator has participants categorize the responses that they would have made to vignettes 6, 7, and 8 of the Pretest. Several participants are encouraged to share their intended responses with the group in order that they can learn to discriminate more readily between responses. The facilitator encourages discussion as they categorize their written responses.

Step 4 Next, the facilitator describes a consumer situation (e.g., being short-changed, someone cutting in line ahead of another person, receiving poor service) and asks for volunteers to role-play the scenario. During the demonstration, the facilitator role-plays each behavior - assertive, nonassertive, and aggressive. Participants are asked to correctly identify each type. (Optional: Volunteers may wish to demonstrate the behaviors with the facilitator or another participant serving as the seller.) If extra vignettes are needed for practice, see the section, Consumer Situations for Practice.

Step 5 Participants are asked to give the description of the one situation in which they would most like to change their behavior. They are encouraged to share briefly about the situations and the circumstances.

Step 6 Then, the facilitator has the participants write an aggressive response, a nonassertive response, and an assertive response to their own situation. Participants are asked to exchange their situations and written responses with a friend for critique and comment. (Optional: Participants may be asked to write the three kinds of responses to their friends' situations before each person does h's/her own.)

Step 7 The facilitator briefly summarizes the advantages of being able to discriminate between the three types of behavior and asks the participants to consider working on their troublesome situations in the skill segments.

ASSERTIVENESS: LEARNING COMMUNICATION SKILLS

Objective 13:	The participants will have opportunities to learn to communicate an understanding of feelings of self and others (reflection of feelings), to communicate an understanding of content (paraphrasing), and to be aware of nonverbal communication of self and others.
14:	The participants will have opportunities for practicing appropriate communication skills in relation to assertive behavior.

The importance of learning skills cannot be stressed too much because of the nature of the relationships in consumer situations. Most consumer situations, positive or negative, call for a great deal of communicative skill. These skills are reflective of the inner attitudes of a consumer--a willingness to understand oneself and others, a desire to speak directly and honestly, and a concern and caring about the rights and privileges of oneself and others.

The skills to be learned and practiced are these:

1. Being attentive.
2. Communicating an understanding of words (verbal content).
3. Communicating an understanding of feelings (verbal and nonverbal).
4. Expressing your thoughts and feelings.
5. Considering your rights and the rights of others.

The skills will be learned separately; however, the next module section encourages participants to put the skills together in developing assertive behavior.

It is suggested that a step-by-step process, experiential in nature, be utilized in presenting each skill. The experience-based format offers participants opportunities to learn the skills. Feedback on their behavior is provided in the process. The use of audio and/or videotape equipment in the training procedures can greatly enhance the feedback process. A more detailed discussion of the following steps can be found in the article by Thayer (1977).

Activity #6 SKILLS: THE PROCESS

Introduction: The facilitator introduces the skill to be learned and describes the step-by-step process in which the participants will be involved. Participants are asked to think of situations with which they need help.

Minilecture: The facilitator gives a brief (3-5 minutes) lecture on the specific skill. The skill is described and examples of its use are provided. Questions concerning the skill are answered.

Modeling: With the aid of a volunteer from the group, the facilitator models the effective and ineffective use of the skill being learned. The participants are asked to critique the facilitator's demonstration of the skill. This critiquing of the demonstration can help participants in observing behavior and providing feedback in a positive, constructive process. Participants can be quite helpful to each other if the behavioral feedback process is positive in nature. The facilitator encourages discussion in this part. Basic principles on feedback (Johnson, 1972) may also be reviewed.

Practicing the Skill: The triad offers a setting in which the participants can simulate real consumer situations. Participants are asked to split into triads and identify the roles that they will assume. Each triad consists of a talker, a listener, and an observer.

The facilitator asks the talker to speak about a particular experience while the listener practices the skill which is being taught. After several (5-7) minutes, the facilitator asks them to stop. First the observer, and then the talker, are directed to give feedback to the listener on his/her performance of the skill. Then the triad members are asked to continue role-plays by exchanging roles until each has been the listener, practiced the skill, and received feedback.

Occasionally, the facilitator may wish to structure the triad situation by coaching the talkers to speak about selected buyer-seller situations. Numerous topical consumer situations can be presented in the triad learning experiences. The realness of the situations presented in the triad enhances the learning process and is quite effective for training purposes. The facilitator circulates among the triads and occasionally serves as the talker in a triad.

Review of Triad Activities: The triads are stopped after each member has had a chance to experience the three roles. The group is reconvened for a discussion of the observation, performances, and finer points of the skill. The facilitator discusses with the group what they observed in the triads--types of responses, nonverbal behavior, types of problems, value judgments, skill performance, things on which to work, etc. The facilitator has another good opportunity to give a spontaneous minilecture on the use and performance of the skill. The effectiveness of the feedback process can also be discussed.

Additional Practice with the Skill: The group and the facilitator decide whether additional practice of the skill is needed. The facilitator can be asked to give another demonstration or selected films (Jakubowski-Spector, Perlman, & Coburn, 1973) may be used for this step. Or the facilitator may wish to use some type of an assessment procedure to check each participant's demonstration of the skill. Videotaping the role-play situations for playback is an excellent way for helping participants view their verbal and nonverbal behaviors. Critiquing the role-play situations together offers participants the opportunity to see exactly what their behavior is and its effects on others. Participants are certainly encouraged to practice the skill before the next skill training session.

SKILLS

Being attentive signals your intent or willingness to engage in communication with the other person. Attentiveness communicates a readiness on your part to focus on the other person and what he/she is saying and feeling. In essence, you are ready to pay attention to all that the person is communicating.

Your body reflects the intent to be attentive. You have good eye contact with the person, but you don't stare. Your physical posture is also turned toward the person to show your interest in what is being said.

The topics are generally selected by the other person and you encourage communication by helping him/her talk about the topics they have chosen. The focus is on the other person and his/her thoughts and feelings.

Being relaxed also aids in your attentiveness to the person and the situation. It means that the muscles of your body are not tense. Tenseness in muscles often points to uneasiness about the current situation or one's own personal concerns. Not being relaxed can affect a person's ability to be attentive to another person. Taking several deep breaths can help one become more relaxed. Tensing the body muscles for several seconds (5-7) and then releasing the tightness aids in relaxing the muscles. Tightening and relaxing the muscles helps considerably in being more totally relaxed.

* * * * * * * * * * * * * * * *

Communicating an understanding of content simply means that you are able to paraphrase in your own words what the other person is saying. This paraphrasing communicates to the person what you have heard and allows for an accuracy check by that person. Paraphrasing also aids the person who is talking to know that someone is really trying to understand his/her ways of viewing experiences.

Practice trying to state in your own words what the other person has just said. It's not as easy as you think.

* * * * * * * * * * * * * * * *

Communicating an understanding of feelings is an effort on your part to let the other person hear what you understand his/her feelings are in relation to events and experiences. Again, you try to put these feelings in your own

works and then share them with the other person. Reflecting feelings is a key skill which communicates an aspect of empathy to the person.

Feelings are communicated in both verbal and nonverbal ways. One needs to be particularly sensitive to messages since the verbal message is not always the same message that is sent nonverbally. Some research psychologists believe that 65 percent of the meaning is communicated nonverbally. This type of research indicates that we need to be aware of facial expressions, voice tones, eye contact, physical posture, hand gestures, etc. Nonverbal messages may communicate much of the meaning in an interaction between people.

In addition to the skill training on responding to content and feelings, participants find it quite interesting to portray assertiveness, nonassertiveness, and aggressiveness in nonverbal actions. Participants can be asked to split into two groups. One group is told to imagine that they are returning a faulty piece of merchandise to a salesperson. They are asked to practice walking into the store nonassertively, then aggressively, and finally assertively. The other group gives feedback on the nonverbal behavior exhibited--facial expressions, movements, posture, etc. After the first group completes the activity, the second group tries it.

Another activity is to have participants say something like "no," "I'd like to return this item," or "I'm feeling quite irritated" in a nonassertive, aggressive, or assertive tone. Attention is also given to the physical posture that is associated with the three types of behavior. Participants are encouraged to give feedback to individuals on their voice and posture after they have demonstrated each type of behavior.

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Expressing thoughts and feelings is another area on which to work. First, a person is encouraged to be in touch with his/her own thoughts and feelings on specific topics. A person is paying attention to his/her inner self. One focuses inward to be aware of feelings and thoughts, then he/she is asked to express these feelings and thoughts in "I" messages. The thoughts and feelings belong to the person and they are his/her responsibility. Expressing inner feelings and thoughts helps one become more honest and direct in interactions with others.

* * * * * * * * * * * * * * * *

Considering the rights of oneself and the rights of others is reflective of an attitude of caring and concern for others and a healthy respect for oneself. Participants are encouraged to take a moment for thought to consider the rights of others and the rights of oneself before responding in a consumer situation. In essence, one is demonstrating a self-respect which, in effect, others will also respect. Others will acknowledge that care and concern for their rights have been shown. This respect for others often brings, in return, a positive regard for you.

ASSERTIVENESS: INTEGRATING SKILLS

Objective 15:	The participants will learn a step-by-step process for the development, practice, and use of assertive behavior in consumer activities.
16:	The participants will be encouraged to assess their own assertive behavior.

This segment aims at helping participants put all of their skills and ideas together to respond in an assertive, effective manner. The step-by-step process provides a way for the consumer to view situations and assess and/or formulate his/her own approach to the interactive process. Practice allows a person to develop more spontaneity in responding to situations. Occasionally, a situation calls for a quick, efficient assertive response. Practice and assessment make it possible for one to fully develop effective interpersonal communication.

THE STEP-BY-STEP PROCESS

1. Define the situation which calls for assertiveness and isolate the key issue involved. Be particularly aware of your own feelings and opinions.
2. Formulate what it is that you hope to accomplish by being assertive. What is your goal? If possible, be specific in your plans.
3. Review your own rights and the rights of others in the situation.
4. Brainstorm (picture) for alternative ways of responding assertively and project what the possible outcome of each response might be.
5. Decide whether you will act assertively in this consumer situation and select the assertive response that you will use.
6. TRY TO UNDERSTAND THE VIEWPOINT OF THE OTHER PERSON(S) INVOLVED AND COMMUNICATE WHAT YOU UNDERSTAND THE OTHER PERSON(S) TO BE SAYING, BOTH FEELINGS AND OPINIONS.
7. EXPRESS TO THE OTHER PERSON(S) HOW YOU FEEL AND WHAT YOU THINK ABOUT THE SITUATION.

8. STATE, EXACTLY IF POSSIBLE, WHAT YOU WANT FROM HIM/HER IN THIS PROCESS. IF YOU BELIEVE YOUR POSITION TO BE CORRECT AND PROPER, DO NOT GIVE UP. BE PERSISTENT. ASSERT YOURSELF.
9. Reassess your plan of assertiveness, your verbal and nonverbal behaviors, and the effects of your actions. If necessary, consider seeking the assistance of advocates, individuals, or consumer groups.
10. Continue to develop your approach into an effective way for you to interact with sellers.

Steps 6, 7, and 8 represent key steps that a consumer can commit to memory and use in many instances. Again, participants can be encouraged to practice often to facilitate the development of their skills and to help them feel comfortable in making the assertive responses.

During practice sessions, it is often helpful to use role-play or simulated situations. The prospective consumer has an opportunity to try different behaviors and see the possible consequences of their actions. Then, the person learning assertiveness can receive feedback and continue practicing to refine his/her assertive behavior. Participants can be encouraged to think of their personal models when they are brainstorming for ideas on how to approach a situation.

Keeping a log of his/her practicing and implementation of assertiveness in action helps a person review his/her own behavior and change process. A log/worksheet is provided.

ASSESS YOUR ASSERTIVENESS

These questions may help the participants assess their assertive behavior and the effectiveness of their behavior (Bloom, Coburn, & Pearlman, 1975).

		Please Check	
1.	Did you express what you wanted to say?	Yes ____	No ____
2.	Were you direct and unapologetic?	Yes ____	No ____
3.	Did you stand up for your own rights without infringing on the rights of the other person?	Yes ____	No ____
4.	Were you sitting or standing in an assertive posture?	Yes ____	No ____
5.	Did your voice sound strong and calm? Were your gestures relaxed?	Yes ____	No ____
6.	Did you feel good about yourself after you finished speaking?	Yes ____	No ____
7.	Did you respond to the opinions and feelings of the other person(s)?	Yes ____	No ____

Assertiveness Log

Define the situation.	What is Your Goal?	Note alternative ways of responding and consequences.	What are the other person's views? Feelings?	What are your feelings and opinions?	Describe the interactive process.	Assess the outcomes.

BLOCKS TO ASSERTIVENESS

Objective 17: The participants will be asked to disclose "blocks" that have hindered their acting assertively.

Participants often have quite different reasons for blocking or failing to act assertively in consumer situations. Some examples of these difficulties are:

Dealing with their own anger or the anger of others.
Responding to a person in an authority position.
Responding appropriately to requests and also in making requests.
Starting the process of assertive action.
Saying "yes" and "no" without feeling guilt or embarrassment.
Expressing personal feelings and opinions to others.

This short activity asks participants to share the things that block their acting assertively.

Activity #7 BLOCKS

Step 1 The facilitator asks the participants to review in their minds several consumer situations in which they could have been more assertive. (Allow about 2-3 minutes.)

Step 2 Participants are encouraged to share the situation and the things that "blocked" their being more assertive. While the participants are sharing, the facilitator puts the list on the chalkboard.

Step 3 The facilitator leads a discussion on how participants might overcome these blocks.

RIGHTS

Objective 18:	The participants will receive and discuss information on basic human rights through the use of handouts.

Focusing the attention of participants on "rights" adds another important dimension for consumers. And at this point in the assertiveness training process, participants are ready and able to set down for themselves some attitudinal guidelines which will help them develop and refine their beliefs about what is and is not appropriate for them in consumer situations. If discussion is carried far enough, participants will begin to develop an "assertive philosophy." Then, participants can proceed on their own in developing and refining their consumer assertiveness approach.

Activity #8 BASIC ASSERTIVE RIGHTS

Step 1 Participants are asked to brainstorm for a list of "basic assertive rights" to which they (would) subscribe. (The facilitator may need to give a couple of examples of assertive rights.)

"YOU HAVE THE RIGHT TO CHANGE YOUR MIND."
"YOU HAVE THE RIGHT TO MAKE MISTAKES--AND BE RESPONSIBLE FOR THEM."

The facilitator leads a discussion using the list.

Step 2 After discussion on the list from Step 1, the facilitator distributes copies of the list, "A Bill of Assertive Rights."

A Bill of Assertive Rights*

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*Reprinted from *When I Say No, I Feel Guilty* by Manuel J. Smith. Copyright © 1975 by Manuel J. Smith and used by permission of the publisher, The Dial Press.

Step 3 Discussion continues on the two lists of assertive rights, the difficulties of implementation, and ideas on their use and inculcation into a belief system. Participants are encouraged to review Smith's (1975) book, *When I say no, I feel guilty,* for further discussion on the "Bill of Assertive Rights."

CONSUMER SIMULATIONS FOR PRACTICE

Objective 19: The participants will practice responding assertively to consumer-oriented vignettes.

Activity #9 SITUATION VIGNETTES

Participants are asked to imagine that they are the person who is to respond in the situation. They are encouraged to use the step-by-step process on assertiveness to respond effectively to each vignette. These vignettes may be utilized for homework, role-play situations, or in conjunction with the integration of the skills segment. In order to work with more personal vignettes, participants are encouraged to use the consumer situations that they would like to modify. These personal vignettes were noted in Activity 2, Step 3.

1. You have set out to purchase a pair of slacks for wearing to work. After looking awhile, you find the right color and size; however, the slacks have two defects in the right leg. These defects would not prohibit wearing them but you dislike paying full price for new clothing with defects. The price of the slacks is $13.95.

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2. The phone rings during your favorite television program on Monday evening. The caller indicates that the Sunshine Land Development Company wishes to invite you and your spouse for a weekend at their new Development on Mirror Lake. The lake is about 1 1/2 hours north of where you live--by plane. There is no obligation to buy. "Would you like to spend a weekend with us at your service?"

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3. An offer arrived in the mail today which said that you are one of a few persons in the Michigan area who has been chosen to try a new vacation package. The package is a test promotion by Florida businessmen from the Miami area. After a quick glance, it sure sounds like a

good deal. A research corporation of Chicago has lined up the package. It costs $30 for two persons. What you get is a coupon booklet containing about $700 worth of values. And three of the coupons are good for a stay of 3 nights at a "well-known" resort hotel in Miami. Other coupons are good at local restaurants, shops, amusement parks, and boat rentals. But an opportunity to purchase the offer is only available to you during the next 15 days.

---

4. You have finally decided on buying a house from a private builder. According to others, the builder has a respectable reputation as a builder. He's particular and exact. A price has been negotiated. When you have the opportunity to read the builder's contract, it contains a small segment indicating that "after living in the house for 30 days, the new owner has the right to accept or reject the house as is." What this appears to mean is that you assume full responsibility for the house and the builder assumes no responsibility for its construction after 30 days.

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5. One of the main "super" stores advertised a huge sale in the newspaper. Numerous items were marked 20% to 50% off. You were tickled to learn that you could buy a good brand name digital clock-radio at a terrific bargain. When you arrived at the store, the shelf was bare and only the sign remained advertising the clock-radios. The salesperson nearby informs you about how fast the limited quantity sold out. You're very disappointed. He also said rainchecks could not be given on that item.

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6. A reliable furniture store from whom you purchased a new teakwood dining room set called to tell you that the set would be delivered "sometime" on Tuesday of next week. Tuesday is your day for volunteering at the Community Crisis Center. But you really want the set as soon as possible, so you agree to the delivery date.

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7. The new salesman at the Family Thrift automotive shop has told you the price of a car battery for your car. What he doesn't seem to know is the length of the warranty, when it can be installed, or if there is a trade-in on your old battery. You think a minute, notice the time, and wonder if he is just filling in for someone during the lunch hour. You need the battery today.

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8. Upon returning a new toaster to an area Slim Tom's Appliance Store, you could not seem to reach agreement with the sales clerk on disposition of the item. You wanted your money back and the clerk wanted to repair the toaster. When you asked to see the store manager, the clerk made what sounded like a rude and sarcastic remark and walked off in a huff.

---

9. A local landscape business contracted to bring in some additional dirt before seeding your lawn. One of the dump trucks brushed the drainpipe and bent it a bit. You decided to overlook the damage and paid the bill. It totalled $575. Well, a month has passed, there are a few bare spots where the grass seed isn't growing, and you suddenly notice damage that had been done to the base of your chimney. It looks like the dump truck had hit it. A neighbor says that it will cost you $200 or $300 to repair it right.

---

10. As you entered the furniture store on Main Street, the saleslady caught you about 5 feet inside the entrance and asked "Is there anything I can help you with today? Are you looking for any item in particular?"

---

11. The dinner, which you and your spouse have just completed at the new restaurant, has been absolutely delightful. The meat was cooked exactly as requested and the service has been superb. They didn't even rush you.

---

12. This morning the car dealership from whom you purchased your car gave you excellent service. Since you have only one car, they arranged for the car to be repaired during the morning and they gave you a lift to your place of employment--about 3 miles away. We need more people like that service manager, Mr. Schmidt.

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13. There is a shopping center about 2 miles from your house. The men's clothing store has the most polite and courteous salespeople, men and women. You find it rather amazing that they would spend plenty of time assisting you when you are ready. If they don't have what you want, they tell you. It's certainly a pleasure shopping there.

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14. After arriving home from work at 7:00 p.m., the phone rings. You answer and immediately learn that a national food company is conducting a computer-assisted survey of American family eating habits. And "would you please begin answering the questions at the sound of the tone."

POSTTEST

Directions: Please circle the number that best represents your response to each statement.

1. I feel comfortable in correcting a seller who gives inaccurate information about merchandise.

   Never 1 2 3 4 5 Regularly

2. I assume the responsibility for the initiation and consequences of my consumer behavior.

   Never 1 2 3 4 5 Regularly

3. It is my right to say "I don't know," "I don't understand," or "I don't care."

   Never 1 2 3 4 5 Regularly

4. I am able to disclose both positive and negative feelings to store owners and managers.

   Never 1 2 3 4 5 Regularly

5. I make requests of business people unapologetically.

   Never 1 2 3 4 5 Regularly

Directions: Please write the way in which you would envision yourself responding to each consumer situation since working in assertiveness training.

6. The nearby auto dealer that sold you a car was providing service for your car when the mechanic noticed a slight crack in the engine head. The mechanic said that a new product had been received which could seal it well. Although you haven't had the car a year, the warranty reads that major parts and labor are covered in the warranty for 12,000 miles or 1 year--whichever comes first. And your car has only 12,099 miles on it.

7. During a recent physical examination, the doctor advised that special strong medication would give you great relief for your recurring back pains. Your lower back has been giving you trouble for the last 3 years. The medication is quite expensive, $1.69 per pill.

8. A particularly astute and articulate salesperson has talked you into buying an article of clothing for $79. The store is located in a busy shopping mall. After arriving home, you unwrap the garment and try it on again. All of a sudden, you realize that the clothing is not your style and you sure wish that you hadn't been so easily persuaded into purchasing it.

Directions: Please describe the step-by-step plan that you would use if your first action or request brought little or no response.

9. The decorating (drapes only) expert from one of the state's largest department stores came to your home, showed the current stock in custom drapes, and prepared your order. Finally, after waiting more than the specified waiting time (8-10 weeks), a man came to hang the drapes. Well, he forgot one of the traverse rods, but has agreed to use one of yours and give you credit for $35.00 which will appear on your charge-card account. On the next billing for your charge account, there is no credit

given for using your traverse rod. The interest on this charge card account is 1½% per month.

10. You and your spouse have found a home to purchase. The Vice-President in charge of home mortgages at an area savings and loan association met with you and reviewed the available interest rate and other fees for obtaining the home. The loan origination fee was verbally set at $275.

Later, you receive a summary of the fee and discover that the loan origination fee has been raised to $340 and a different officer has been assigned to handle your mortgage. Your first telephone call asking about the increase in the fee brought only the response that "the fee had to be set at a higher rate because of association costs."

COMMENTS ON ASSERTIVENESS

The module points a direction and encourages a process; however, it is to be viewed as a beginning step to "becoming more yourself" and "being more assertive" as a consumer. Each person in assertiveness training develops a unique approach or style that is characteristically his/her own. And the development of a personal style should be encouraged. Feedback on the approach aids the person in further development, refinement, and implementation.

It is helpful if a person starts being more assertive in situations in which he/she will experience some measure of success. With some successes, the person can assert himself/herself in more difficult, involved, and complex situations. Taking a step-by-step approach, progressing from simple to increasingly difficult consumer situations, gives one needed reinforcement for initial successes and builds self-confidence for upcoming situations.

Many of the things that happen to consumers are merely mistakes and misunderstandings. And people (sellers) are happy to correct these. One need only bring the errors to the sellers' attention. Just inform them of the difficulties. Sellers are often appreciative of feedback about their goods and services. It certainly makes them feel better when they also receive positive feedback for good services or merchandise. Express yourself. Yet, often we get what we go after. And if it's a fight or hassle that we secretly desire, usually someone will oblige. Just plain telling people what we want and need in a considerate manner goes a long way towards improving our (buyer-seller) interpersonal relationships. Many people, buyers and sellers alike, are quite willing to help others.

A consumer must also make a determined effort to obtain information about the products and services that businesses provide. There is no substitute for being knowledgeable. Becoming knowledgeable of goods, services, and business processes takes time and energy, but it is necessary for the consumer to maintain a respect and a balance of power in achieving more satisfying consumer relations with business. Shop around before buying. Read the specifications and information on the goods. Read about the product or service in *Consumers Digest* and/or *Consumer Reports*. And remember to read the "fine print."

Sometimes, consumers feel overwhelmed by what is needed to achieve satisfactory goods, services, or resolutions of situations. They have hopeless feelings, feelings of futility. "What's the use of fighting it?" And during those times, we will have to step back and review situations to see what we can change, what we can't change, and when we need help. We need to be supportive of each other as consumers.

If one can't accomplish something on his/her own and that person is still convinced of the rightness of his/her pursuit, look for an advocate. There are both paid and unpaid advocates at the local, state, and national levels (e.g., newspapers, radio and television stations, county consumer protection offices, lawyers, small claims courts, Ralph Nader groups, federal agencies). If there isn't an advocate group to support a worthy cause, start one. There are an increasing number of consumer advocate groups. Also, many federal agencies have consumer complaint departments to aid consumers.

Assertiveness is very much a communication process in which we strive to be on equal status as persons. *Being more human is certainly something that being ourselves should foster.* The module has, hopefully, stimulated us to begin looking at our own effective and ineffective interpersonal behavior, to practice and refine basic human relations skills, to develop a process for assertiveness, to acknowledge our rights as consumers, and to implement new approaches. Ultimately, each of us is responsible for his/her own behavior and the consequences of those actions.

REFERENCES AND RESOURCE MATERIALS

Participants are encouraged to continue reading about assertiveness. If possible, it is also helpful to participate in other assertiveness related workshops that do not have consumer behavior as the focal point. The book by Alberti and Emmons (1974) provides an especially good introduction to assertive behavior. And the book by Carl Rogers (1977) on personal power gives an excellent treatise on being more yourself and developing your own potential for effective living. Also, the Consumer Information Center, Pueblo, Colorado (81009) has numerous low cost consumer publications. Write for their Catalog of Selected Federal Publications of Consumer Interest.

Students at St. Paul Open School have prepared a booklet, "Consumer Action Service: How You Can Do It," on running a consumer action service to help adults victimized by negligence and fraud. The practical experience helped high school students learn how to deal effectively with consumer problems. The booklet costs $1 and may be ordered from Consumer Action Service, St. Paul Open School, 97 E. Central Avenue, St. Paul, Minnesota 55101.

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ADDITIONAL RESOURCES

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